

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**WILLIAM CURTIS BELLAMY JR. and
KEISHA SHONTA WASHINGTON
BELLAMY**

Case No. 10-81255

S.S. Nos.: xxx-xx-2721 and xxx-xx-5084

Mailing Address: 111 GERANIUM STREET, Durham, NC 27704-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 16, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 28, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/7/10

Lastname-SS#: Bellamy-2721

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral
AT&T		Cellular Service
Bahama Bay	1	Time Share
Bahama Bay	2	Maintenance Fees
CAS, INC	3	HOA

Creditor Name	Description of Collateral

ARRANGE CLAIMS

REJECTED SECURED CONTRACTS/LEASES

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
SECU	5	\$1,023	**
			**
			**
			**

Creditor Name	Description of Collateral

FILED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
SECU	5	\$1,023	N/A	n/a	\$1,023.00	Home and Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
SECU X Collateral	7	\$4,992	5.00	\$50	\$102.39	2005 Dodge
			5.00			
			5.00			
			5.00			

SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
SECU	7	\$4,283	5.00	\$43	\$87.85	2005 Dodge
SECU	6	\$19,184	5.00	\$175	\$393.48	2008 Nissan
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Copaid part)	Amount
Law Offices of John T. Orcutt, P.C.	\$2,800
SECURED TAXES	Secured Amt
IRS Tax Liens	
Real Property Taxes on Retained Realty	
UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	
State Taxes	
Personal Property Taxes	
Alimony or Child Support Arrearage	
CO-SIGN PROTECT (Pay 100%)	Int. Rate Payoff Amt
All Co-Sign Protect Debts (See*)	
GENERAL NON PRIORITY UNSECURED	Amount
DMI- \$815	\$48,900

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,585** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.26** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOTTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, JAY BALLENTINE, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s JAY BALLENTINE

JAY BALLENTINE

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Citifinancial, Inc, NC
3616 Witherspoon Road
#25
Durham, NC 27707

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American Express
Customer Service
PO Box 981535
El Paso, TX 79998-1535

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bahama Bay Destination Club
501 N. Orlando Avenue
Ste 313, #290
Winter Park, FL 32789

First National Bank of Omaha **
Post Office Box 3696
Omaha, NE 68103-0696

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America
Post Office Box 15028
Wilmington, DE 19850-5028

HSBC
Post Office Box 80082
Salinas, CA 93912-0082

Experian
P.O. Box 2002
Allen, TX 75013-2002

Capital One
Post Office Box 30273
Salt Lake City, UT 84130

HSBC/Best Buy**
Retail Services
PO Box 15521
Wilmington, DE 19850-5221

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

CAS, Inc.
Post Office Box 83
Pinehurst, NC 28370

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chase ****
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Lane Bryant
c/o World Financial Network
Post Office Box 182121
Columbus, OH 43218-2121

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Citibank NA Student Loan Ctr.
Post Office Box 22944
Rochester, NY 14692-2944

Law Office of John T Orcutt
6616 Six Forks Road ste 203
Raleigh, NC 27615

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

State Employees Credit Union ***
Attn: Bankruptcy Department
P.O. Box 25279
Raleigh, NC 27611

Suntrust Cardmember Services
P.O. Box 2952
Omaha, NE 68103-2952

The Student Loan Corporation
c/o Citibank (South Dakota), N.A.
Post Office Box 6615
The Lakes, NV 88901-6615

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

US Dept of Housing & Urban Developm
Harrington, Moran, Barksdale, Inc.
5350 77 Center Dr, Suite 200
Charlotte, NC 28217